

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re	:	Chapter 13
	:	
ROSEMARY HAVEY and	:	Bankruptcy No. 05-15311DWS
CHARLES HAVEY,	:	
	:	
Debtor.	:	

ORDER

AND NOW, this 22nd day of April 2005, it appearing that on August 30, 2004 an order was entered in In re Charles Havey, Bankr. No. 04-31305, finding that he and his wife Rosemary Havey had been barred from filing bankruptcy for 180 days in Rosemary Harvey's case, no. 03-38355 and that notwithstanding that Order, he filed a further case;

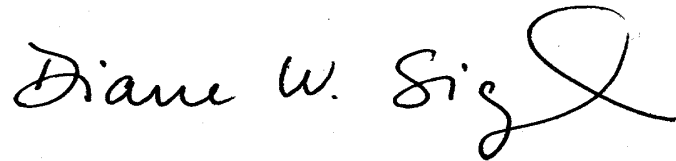
And the August 30, 2004 Order permanently barring him from filing a bankruptcy petition and providing that any filing in violation of the Order would not stay any act against him or his property;

And once again notwithstanding the extant court order, Charles and Rosemary Havey have filed their 5th bankruptcy case on April 14, 2005;¹

It is hereby **ORDERED** that this bankruptcy case is **DISMISSED** as it was filed by a person permanently barred from filing;

¹ Case (1), no. 03-14232 filed by Charles Havey ("Charles") on 3/20/03 and dismissed 6/24/03; case (2), no. 03-34414 filed by Charles 10/02/03 and dismissed on 12/16/03; case (3), no. 03-38355 filed by Rosemary Havey on 12/18/03 and dismissed on 4/08/04; case (4), no. 04-31305 filed by Charles on 8/19/04 and dismissed on 8/30/04; and case (5), no. 05-15311 filed jointly on 4/14/05. From the foregoing history, it is apparent that the couple have utilized tandem bankruptcy filings to obstruct their joint creditors.

And it is **further ORDERED** that a hearing shall be held on **MAY 9, 2005 at 9:30 a.m.** in the Robert N.C. Nix, Sr. Federal Courthouse, 2nd floor, 900 Market Street, Courtroom #3, Philadelphia, PA for Rosemary Havey to show cause why she should not also be permanently barred from filing further bankruptcy cases. Should she fail to attend, an Order so providing shall be entered. Should she thereafter file a bankruptcy petition, the Clerk will be directed not to accept it as he is directed not to accept any further petition filed by Charles Havey.

A handwritten signature in black ink, reading "Diane W. Sig", with a stylized flourish at the end.

DIANE WEISS SIGMUND
Chief U.S. Bankruptcy Judge

Copies to:

Rosemary Havey
102 Laurelwood Drive
Downingtown, PA 19335

Charles Havey
102 Laurelwood Drive
Downingtown, PA 19335

William C. Miller, Esquire
Standing Chapter 13 Trustee
P. O. Box 40119
Philadelphia, PA 19106-0119

Dave P. Adams, Esquire
Office of the U.S. Trustee
833 Chestnut Street
Suite 500
Philadelphia, PA 19107